

United States Bankruptcy Court
Northern District of Ohio

In re:
Keith William Latteri
Debtor

Case No. 25-51220-amk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-5
Date Rcvd: Jul 21, 2025

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:

Recip ID	Recipient Name and Address
db	+ Keith William Latteri, 2729 Oaklawn Trail, Hinckley, OH 44233-9565
28236037	Hinckley Senior Apartments LLC, 456 Ridan Way, Hinckley, OH 44233

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FAJDEGIROLAMO.COM	Jul 22 2025 00:45:00	Anthony J. DeGirolamo, Trustee - Canton, 3930 Fulton Drive NW, Suite 100B, Canton, OH 44718-3040
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Jul 21 2025 20:52:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
28236038	+ Email/PDF: bncnotices@becket-lee.com	Jul 21 2025 20:57:33	American Express, P.O. Box 981535, El Paso, TX 79998-1535
28236036	+ Email/Text: bankruptcynotices@cbecompanies.com	Jul 21 2025 20:53:00	CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
28236035	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 21 2025 20:57:33	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
28236039	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 21 2025 20:53:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2025 at the address(es) listed below:

Name	Email Address
Anthony J. DeGirolamo, Trustee - Canton	tony@ajdlaw7-11.com amber@ajdlaw7-11.com;ad@trustesolutions.com;AD07@trustesolutions.net

TOTAL: 1

Information to identify the case:

Debtor 1: Keith William Latteri Social Security number or ITIN: xxx-xx-7153
First Name Middle Name Last Name EIN: --
Debtor 2: Social Security number or ITIN: ----
(Spouse, if filing) First Name Middle Name Last Name EIN: --
United States Bankruptcy Court: Northern District of Ohio Date case filed for chapter: 7 7/17/25
Case number: 25-51220-amk

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Keith William Latteri	
2. All other names used in the last 8 years		
3. Address	2729 Oaklawn Trail Hinckley, OH 44212	
4. Debtor's attorney Name and address	None	Contact phone _____ Email:
5. Bankruptcy trustee Name and address	Anthony J. DeGirolamo, Trustee – Canton 3930 Fulton Drive NW, Suite 100B Canton, OH 44718	Contact phone 330-305-9700 Email: tony@ajdlaw7-11.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	455 John F. Seiberling Federal Building US Courthouse 2 South Main Street Akron, OH 44308	Hours open: 9:00 AM – 4:00 PM Contact phone 330-252-6100 Date: 7/21/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 13, 2025 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: Zoom video meeting. Go to Zoom.us/join, Click on JOIN or call: 1-234-266-6831., Enter Meeting ID: 625 803 7032, and Passcode: 4465752701 For additional meeting information, go to https://www.justice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/14/25 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	